

Debtor 1 Kim A Wilson

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of VA
(State)

Case number 13-36628-KLP

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US BANK TRUST NATIONAL ASSOCIATION
AS TRUSTEE OF CABANA SERIES III TRUST

Court claim no. (if known):
9

Last 4 digits of any number you use to identify the debtor's account: 4 3 0 7

Property address: 5738 Berrywood Road
Number Street

Richmond VA 23224
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 1,755.96

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. less a suspense balance of \$309.81

(c) \$ 1,446.15 *

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02 / 01 / 2019
MM / DD / YYYY

Debtor 1 Kim A Wilson Case number (if known) 13-36628-KLP
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Dinh H. Ngo
Signature

Date 04 / 12 / 2019

Print Dinh H Ngo Title Attorney for Creditor
First Name Middle Name Last Name

Company McCabe, Weisberg & Conway, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 312 Marshall Street, Suite 800
Number Street

Laurel, MD 20707
City State ZIP Code

Contact phone (301) 490-3361

Email bankruptcyva@mwc-law.com

CERTIFICATE OF SERVICE

I hereby certify that on the April 12, 2019 I reviewed the Court's CM/ECF system and it reports that an electronic copy of the foregoing pleading will be served electronically by the Court's CM/ECF system on the following:

Suzanne E. Wade
P.O. Box 1780
Richmond, VA 23218-1780

Kevette B. Elliott
Elliott Law Office
The Corporate Centre
5012 Monument Avenue Ste. 201
Richmond, VA 23230

I hereby further certify that on the April 12, 2019, a copy of the foregoing pleading was also mailed first class mail, postage prepaid to:

Kim A Wilson
5738 Berrywood Road
Richmond, VA 23224
(Via U.S Mail)

/s/ Dinh Ngo

Dinh Ngo, Esq.